46 res 562 First Mortgage on Real Fatate MORTGAGE John G. Chares, Michigan STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE TO ALL WHOM THESE PRESENTS MAY CONCERN: Gary R. Stengt

(bereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, GREENVILLE, S. C., (bereinaster referred to as Mortgagee) in the sum of Thirty Two Thousand Four Hundred and No/100----

(\$ 32,400,00---), as evidenced by the Mortgagor's note of even date, bearing interest as stated in said in note, and payable as therein stated or as modified by mutual agreement, in writing, the final muturity of which years after the date hereof, unless extended by mutual consent, the terms of said note and any agreement modifying it are incorporated herein by reference; and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or readvanced to or for the Mortgagor's account, including advances made by the Mortgagee on other or no security:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns.

"All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Creenville, on the northwestern side of Randy Drive (formerly Silent Night Drive) and being shown as Lot 82 on plat entitled Sector II of Edwards Forest recorded in Plat Book RR at Page 21 and having, according to said plat, the following metes and bounds, to-wit:

PRGINNING at the northwestern side of Randy Drive at the joint coiner of Lot 81; thence with the line of said lot N. 33-15 W. 180 feet to an iron pin at the joint corner of Lot 79; thence with the line of said lot S. 56-45 W. 100 feet to an iron pin at the corner of Lot 83; thence with the line of said lot S. 33-15 E. 180 feet to an iron pin on the northwest side of Randy Drive; thence with the northwest side of Randy Drive N. 56-45 E . 100 feet to the point of beginning.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, the mortgagor promises to pay to the mortgagee for the term of the guaranty policy the sum of 1/48th of 1% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan and on his failure to pay it, the mortgagee way advance it for the mortgagor's amount and collect it as part of the debt secured by the mortgage. The morteagor agrees to maintain guaranty insurance in force until the loan